PERFORMANCE SCENARIO



USD 9 750

-2.50%

USD 11 470

-3.15%

USD 11 430

2.71%

USD 12 540

This document is not marketing material. You are advised to read it so you can make an informed decision about whether to invest.

Aviva Investors - Global High Yield Bond Fund a sub-fund of Aviva Investors - Share class Bm USD The Fund is managed by Aviva Investors Luxembourg S.A.

ISIN: LU0562505817

Date 31/12/2022

What you will get from this product depends on future market performance. Market developments in the future are uncertain and cannot be accurately predicted.

The unfavourable, moderate, and favourable scenarios shown are illustrations using the worst, average, and best performance of the product over the last years. Markets could develop very differently in the future.

The figures shown include all the costs of the product itself, but may not include all the costs that you pay to your advisor or distributor. The figures do not take into account your personal tax situation, which may also affect how much you get back.

Recommended Holding Period: 5 years		Example In	vestment: 10000 USD
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose so	ome or all of your investment.	
Channe	What you might get back after costs	USD 510	USD 670
Stress	Average return each year	-94.90%	-41.76%
H. C. and H.	What you might get back after costs	USD 8 080	USD 8 340
Unfavourable	Average return each year	-19.20%	-3.57%
Moderate	What you might get back after costs	USD 9 770	USD 11 470
	Average return each year	-2.30%	2.78%
From white	What you might get back after costs	USD 11 470	USD 12 540
Favourable	Average return each year	14.70%	4.63%
Date 31/01/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 USD
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose so	ome or all of your investment.	
Charac	What you might get back after costs	USD 5 200	USD 5 640
Stress	Average return each year	-48.00%	-10.82%
Unfavourable	What you might get back after costs	USD 8 090	USD 8 610
	Average return each year	-19.10%	-2.95%
Moderate	What you might get back after costs	USD 9 760	USD 11 440
	Average return each year	-2.40%	2.73%
	What you might get back after costs	USD 11 470	USD 12 540
Favourable	Average return each year	14.70%	4.63%
Date 28/02/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 USD
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose so	ome or all of your investment.	
Shuasa	What you might get back after costs	USD 5 200	USD 5 640
Stress	Average return each year	-48.00%	-10.82%
Hafarranahla	What you might get back after costs	USD 8 090	USD 8 520
Unfavourable	Average return each vear	-19.10%	-3.15%

Average return each year

Average return each year

What you might get back after costs

What you might get back after costs

Moderate

Favourable

Recommended Holding Period: 5 years		Example In	estment: 10000 US
Scenarios		If you exit after 1 year	If you exit after! years
	Average return each year	14.70%	4.63%
Date 31/03/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 U
Scenarios		If you exit after 1	If you exit after
Minimum	There is no minimum guaranteed return. You could lose some	year	years
	What you might get back after costs	USD 5 210	USD 5 660
Stress		-47.90%	
	Average return each year		-10.76% USD 8 630
Unfavourable	What you might get back after costs	USD 8 110	-2.90%
	Average return each year	-18.90%	
Moderate	What you might get back after costs	USD 9 740	USD 11 130
	Average return each year	-2.60%	2.16%
Favourable	What you might get back after costs	USD 11 520	USD 12 410
	Average return each year	15.20%	4.41%
Date 30/04/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 U
Scenarios		If you exit after 1 year	If you exit after years
Minimum	There is no minimum guaranteed return. You could lose some	•	•
-	What you might get back after costs	USD 5 210	USD 5 660
Stress	Average return each year	-47.90%	-10.76%
	What you might get back after costs	USD 8 110	USD 8 710
Unfavourable	Average return each year	-18.90%	-2.72%
	What you might get back after costs	USD 9 710	USD 11 120
Moderate	Average return each year	-2.90%	2.15%
	What you might get back after costs	USD 11 520	USD 12 410
Favourable	Average return each year	15.20%	4.41%
Date 31/05/2023 Recommended Holding Period: 5 years		Evample In	vestment: 10000 U
Scenarios		If you exit after 1	If you exit after
		year	years
Minimum	There is no minimum guaranteed return. You could lose some	e or all of your investment.	
Stress	What you might get back after costs	USD 5 210	USD 5 660
Stress	What you might get back after costs Average return each year	USD 5 210 -47.90%	USD 5 660 -10.76%
	Average return each year	-47.90%	-10.76%
Jnfavourable	Average return each year What you might get back after costs	-47.90% USD 8 110	-10.76% USD 8 760
Jnfavourable	Average return each year What you might get back after costs Average return each year	-47.90% USD 8 110 -18.90%	-10.76% USD 8 760 -2.61%
Jnfavourable Moderate	Average return each year What you might get back after costs Average return each year What you might get back after costs	-47.90% USD 8 110 -18.90% USD 9 700	-10.76% USD 8 760 -2.61% USD 11 120
Unfavourable Moderate	Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year	-47.90% USD 8 110 -18.90% USD 9 700 -3.00%	-10.76% USD 8 760 -2.61% USD 11 120 2.15%
Unfavourable Moderate Favourable	Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs	-47.90% USD 8 110 -18.90% USD 9 700 -3.00% USD 11 520	-10.76% USD 8 760 -2.61% USD 11 120 2.15% USD 12 410
Unfavourable Moderate Favourable Date 30/06/2023	Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs	-47.90% USD 8 110 -18.90% USD 9 700 -3.00% USD 11 520 15.20%	-10.76% USD 8 760 -2.61% USD 11 120 2.15% USD 12 410 4.41%
Unfavourable Moderate Favourable Date 30/06/2023 Recommended Holding Period: 5 years Scenarios	Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs	-47.90% USD 8 110 -18.90% USD 9 700 -3.00% USD 11 520 15.20% Example Inv	-10.76% USD 8 760 -2.61% USD 11 120 2.15% USD 12 410 4.41% vestment: 10000 U If you exit after
Unfavourable Moderate Favourable Date 30/06/2023 Recommended Holding Period: 5 years	Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs	-47.90% USD 8 110 -18.90% USD 9 700 -3.00% USD 11 520 15.20% Example Inv. If you exit after 1 year	-10.76% USD 8 760 -2.61% USD 11 120 2.15% USD 12 410

Date 30/06/2023			
Recommended Holding Period: 5 years		Example Inv	estment: 10000 US
Scenarios		If you exit after 1 year	If you exit after years
	Average return each year	-47.90%	-10.76%
La Construction In Constructio In Construction In Construction In Construction In Construction	What you might get back after costs	USD 8 110	USD 8 780
Jnfavourable	Average return each year	-18.90%	-2.57%
	What you might get back after costs	USD 9 700	USD 11 120
Voderate	Average return each year	-3.00%	2.15%
	What you might get back after costs	USD 11 520	USD 12 410
Favourable	Average return each year	15.20%	4.41%
Date 31/07/2023			
Recommended Holding Period: 5 years		Evample In	vestment: 10000 U
Scenarios		If you exit after 1	If you exit after
Sections		year	years
Minimum	There is no minimum guaranteed return. You could lose so	ome or all of your investment.	
	What you might get back after costs	USD 5 210	USD 5 660
Stress	Average return each year	-47.90%	-10.76%
	What you might get back after costs	USD 8 110	USD 8 900
Jnfavourable	Average return each year	-18.90%	-2.30%
	What you might get back after costs	USD 9 700	USD 11 090
Vloderate	Average return each year	-3.00%	2.09%
	What you might get back after costs	USD 11 520	USD 12 410
Favourable	Average return each year	15.20%	4.41%
Oate 31/08/2023 Recommended Holding Period: 5 years		Example Inv	vestment: 10000 U
Scenarios		If you exit after 1 year	If you exit after years
Minimum	There is no minimum guaranteed return. You could lose so	ome or all of your investment.	
5	What you might get back after costs	USD 5 210	USD 5 660
Stress	Average return each year	-47.90%	-10.76%
	What you might get back after costs	USD 8 110	USD 8 910
Unfavourable	Average return each year	-18.90%	-2.28%
	What you might get back after costs	USD 9 700	USD 11 070
Moderate	Average return each year	-3.00%	2.05%
	What you might get back after costs	USD 11 520	USD 12 410
Favourable	Average return each year	15.20%	4.41%
Date 30/09/2023			
		Example Inv	vestment: 10000 U
Recommended Holding Period: 5 years		Example Inv If you exit after 1 year	vestment: 10000 U If you exit after years
Recommended Holding Period: 5 years Scenarios	There is no minimum guaranteed return. You could lose so	If you exit after 1 year	If you exit after
Recommended Holding Period: 5 years Scenarios Minimum	There is no minimum guaranteed return. You could lose so What you might get back after costs	If you exit after 1 year	If you exit after
Recommended Holding Period: 5 years Scenarios Minimum	<u> </u>	If you exit after 1 year ome or all of your investment.	If you exit after years
Recommended Holding Period: 5 years Scenarios Minimum Stress	What you might get back after costs	If you exit after 1 year ome or all of your investment. USD 5 210	If you exit after years USD 5 660
Recommended Holding Period: 5 years Scenarios Minimum Stress	What you might get back after costs Average return each year	If you exit after 1 year ome or all of your investment. USD 5 210 -47.90%	If you exit after years USD 5 660 -10.76%
Date 30/09/2023 Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable	What you might get back after costs Average return each year What you might get back after costs	If you exit after 1 year ome or all of your investment. USD 5 210 -47.90% USD 8 110	USD 5 660 -10.76% USD 8 840
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable	What you might get back after costs Average return each year What you might get back after costs Average return each year	If you exit after 1 year ome or all of your investment. USD 5 210 -47.90% USD 8 110 -18.90%	USD 5 660 -10.76% USD 8 840 -2.44%
Recommended Holding Period: 5 years Scenarios Minimum Stress	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs	If you exit after 1 year ome or all of your investment. USD 5 210 -47.90% USD 8 110 -18.90% USD 9 700	USD 5 660 -10.76% USD 8 840 -2.44% USD 11 000

B			
Recommended Holding Period: 5 years		•	vestment: 10000 US
Scenarios		If you exit after 1 year	If you exit after years
Minimum	There is no minimum guaranteed return. You could lose s	ome or all of your investment.	
Shunga	What you might get back after costs	USD 5 210	USD 5 660
Stress	Average return each year	-47.90%	-10.76%
Informable	What you might get back after costs	USD 8 110	USD 8 730
Unfavourable	Average return each year	-18.90%	-2.68%
	What you might get back after costs	USD 9 700	USD 10 940
Moderate	Average return each year	-3.00%	1.81%
	What you might get back after costs	USD 11 520	USD 12 410
Favourable	Average return each year	15.20%	4.41%
Date 30/11/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 U
Scenarios		If you exit after 1 year	If you exit after years
Minimum	There is no minimum guaranteed return. You could lose s		years
	What you might get back after costs	USD 5 210	USD 5 660
Stress	Average return each year	-47.90%	-10.76%
	What you might get back after costs	USD 8 110	USD 9 070
Jnfavourable			
	Average return each year	-18.90%	-1.93%
Moderate	What you might get back after costs	USD 9 700	USD 10 910
	Average return each year	-3.00%	1.76%
Favourable	What you might get back after costs	USD 11 520	USD 12 410
	Average return each year	15.20%	4.41%
Date 31/12/2023			
Recommended Holding Period: 5 years		Example In	vestment: 10000 U
Scenarios		If you exit after 1 year	If you exit after years
Minimum	There is no minimum guaranteed return. You could lose s	ome or all of your investment.	
Channe	What you might get back after costs	USD 5 210	USD 5 660
Stress	Average return each year	-47.90%	-10.76%
	What you might get back after costs	USD 8 110	USD 9 330
Unfavourable	Average return each year	-18.90%	-1.38%
	What you might get back after costs	USD 9 700	USD 11 000
Voderate	Average return each year	-3.00%	1.92%
	What you might get back after costs	USD 11 520	USD 12 410
Favourable	Average return each year	15.20%	4.41%
Date 31/01/2024			
Recommended Holding Period: 5 years		Fxample In	vestment: 10000 U
Scenarios		If you exit after 1 year	If you exit after years
Vinimum	There is no minimum guaranteed return. You could lose s		10010
	What you might get back after costs	USD 5 210	USD 5 660
Stress	Average return each year	-47.90%	-10.76%
	<u> </u>	-47.90% USD 8 110	USD 9 330
Jnfavourable	What you might get back after costs		
	Average return each year	-18.90%	-1.38%
	What you might got beat after and	1100 0 740	LICD 44 000
Vloderate	What you might get back after costs	USD 9 710	USD 11 000
Moderate	What you might get back after costs Average return each year What you might get back after costs	USD 9 710 -2.90%	USD 11 000 1.92%

What you might get back after costs

USD 11 520

USD 12 410

Favourable

Date 31/01/2024			
Recommended Holding Period: 5 years		Example In	vestment: 10000 USE
Scenarios		If you exit after 1 year	If you exit after 5 years
	Average return each year	15.20%	4.41%
Date 29/02/2024 Recommended Holding Period: 5 years		Example In	vestment: 10000 USI
Scenarios		If you exit after 1	If you exit after 5
		year	years
Minimum	There is no minimum guaranteed return. You could lose so	ome or all of your investment.	
Stress	What you might get back after costs	USD 5 210	USD 5 660
	Average return each year	-47.90%	-10.76%
Unfavourable	What you might get back after costs	USD 8 110	USD 9 330
	Average return each year	-18.90%	-1.38%
Moderate	What you might get back after costs	USD 9 740	USD 11 000
Wilderate	Average return each year	-2.60%	1.92%
Favourable	What you might get back after costs	USD 11 520	USD 12 410
ravoui abie	Average return each year	15.20%	4.41%
Data 24 (02 (2024			
Date 31/03/2024		Product - 1 -	roctmont. 10000 IIC
Recommended Holding Period: 5 years		•	restment: 10000 USI
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose so	ome or all of your investment.	
_	What you might get back after costs	USD 5 210	USD 5 660
Stress	Average return each year	-47.90%	-10.76%
	What you might get back after costs	USD 8 090	USD 9 360
Unfavourable	Average return each year	-19.10%	-1.31%
	What you might get back after costs	USD 9 740	USD 11 220
Moderate	Average return each year	-2.60%	2.33%
	What you might get back after costs	USD 11 460	USD 12 540
Favourable	Average return each year	14.60%	4.63%
Date 30/04/2024			
Recommended Holding Period: 5 years		•	vestment: 10000 USI
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose so	ome or all of your investment.	
Stress	What you might get back after costs	USD 5 210	USD 5 660
Juess	Average return each year	-47.90%	-10.76%
Unfavourable	What you might get back after costs	USD 8 090	USD 9 360
omaroutusic	Average return each year	-19.10%	-1.31%
Moderate	What you might get back after costs	USD 9 770	USD 11 070
		2 200/	2.05%
Moderate	Average return each year	-2.30%	
	Average return each year What you might get back after costs	USD 11 460	USD 12 540
Favourable	What you might get back after costs	USD 11 460	USD 12 540
Favourable Date 31/05/2024	What you might get back after costs	USD 11 460 14.60%	USD 12 540 4.63%
Favourable Date 31/05/2024 Recommended Holding Period: 5 years	What you might get back after costs	USD 11 460 14.60% Example In	USD 12 540 4.63% vestment: 10000 USI
Favourable Date 31/05/2024	What you might get back after costs	USD 11 460 14.60%	USD 12 540 4.63% vestment: 10000 USI
Favourable Date 31/05/2024 Recommended Holding Period: 5 years	What you might get back after costs	USD 11 460 14.60% Example In If you exit after 1 year	USD 12 540 4.63% vestment: 10000 USI If you exit after 5
Favourable Date 31/05/2024 Recommended Holding Period: 5 years Scenarios	What you might get back after costs Average return each year	USD 11 460 14.60% Example In If you exit after 1 year	USD 12 540 4.63% vestment: 10000 USI

Recommended Holding Period: 5 years		Example In	vestment: 10000 US
Scenarios		If you exit after 1 year	If you exit after 5 years
	What you might get back after costs	USD 8 090	USD 9 360
Unfavourable	Average return each year	-19.10%	-1.31%
	What you might get back after costs	USD 9 770	USD 11 060
Voderate	Average return each year	-2.30%	2.04%
	What you might get back after costs	USD 11 460	USD 12 540
Favourable	Average return each year	14.60%	4.63%
Date 30/06/2024			
Recommended Holding Period: 5 years		Example In	vestment: 10000 US
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose so	ome or all of your investment.	
itrose.	What you might get back after costs	USD 5 210	USD 5 660
Stress	Average return each year	-47.90%	-10.76%
Information	What you might get back after costs	USD 8 090	USD 9 360
Jnfavourable	Average return each year	-19.10%	-1.31%
	What you might get back after costs	USD 9 780	USD 10 940
Voderate	Average return each year	-2.20%	1.81%
	What you might get back after costs	USD 11 460	USD 12 540
Favourable	Average return each year	14.60%	4.63%
decommended Holding Period: 5 years cenarios		Example In If you exit after 1 year	vestment: 10000 US If you exit after ! years
Minimum	There is no minimum guaranteed return. You could lose so		years
	What you might get back after costs	USD 5 210	USD 5 660
Stress	Average return each year	-47.90%	-10.76%
	What you might get back after costs	USD 8 090	USD 9 360
Jnfavourable	Average return each year	-19.10%	-1.31%
	What you might get back after costs	USD 9 780	USD 10 910
Voderate	Average return each year	-2.20%	1.76%
	What you might get back after costs	USD 11 460	USD 12 540
Favourable	Average return each year	14.60%	4.63%
Date 31/08/2024			
Recommended Holding Period: 5 years		•	vestment: 10000 US
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose so	ome or all of your investment.	
Stress	What you might get back after costs	USD 5 210	USD 5 660
	Average return each year	-47.90%	-10.76%
Unfavourable	What you might get back after costs	USD 8 090	USD 9 360
	Average return each year	-19.10%	-1.31%
	What you might get back after costs	USD 9 800	USD 10 880
Vloderate			
Moderate 	Average return each year	-2.00%	1.70%
Moderate Favourable	Average return each year What you might get back after costs	-2.00% USD 11 460	1.70% USD 12 540

Date 30/09/2024			
		E la la	40000 1100
Recommended Holding Period: 5 years Scenarios		Example In	vestment: 10000 USD If you exit after 5
		year	years
Minimum	There is no minimum guaranteed return. You could lose some	•	
Stress	What you might get back after costs	USD 5 210	USD 5 660
	Average return each year	-47.90%	-10.76%
Unfavourable	What you might get back after costs	USD 8 090	USD 9 360
	Average return each year	-19.10%	-1.31%
Moderate	What you might get back after costs	USD 9 870	USD 10 880
	Average return each year	-1.30%	1.70%
Favourable	What you might get back after costs	USD 11 460	USD 12 540
	Average return each year	14.60%	4.63%
Date 31/10/2024			
Recommended Holding Period: 5 years		Example In	vestment: 10000 USD
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose some		<u> </u>
	What you might get back after costs	USD 5 210	USD 5 660
Stress	Average return each year	-47.90%	-10.76%
	What you might get back after costs	USD 8 090	USD 9 360
Unfavourable	Average return each year	-19.10%	-1.31%
	What you might get back after costs	USD 9 910	USD 10 860
Moderate	Average return each year	-0.90%	1.66%
	What you might get back after costs	USD 11 460	USD 12 540
Favourable	Average return each year	14.60%	4.63%
Date 30/11/2024			
Recommended Holding Period: 5 years		Example Inv	vestment: 10000 USD
Recommended Holding Period: 5 years Scenarios		Example In If you exit after 1 year	vestment: 10000 USD If you exit after 5 years
	There is no minimum guaranteed return. You could lose some	If you exit after 1 year	If you exit after 5
Scenarios Minimum	There is no minimum guaranteed return. You could lose some What you might get back after costs	If you exit after 1 year	If you exit after 5
Scenarios		If you exit after 1 year e or all of your investment.	If you exit after 5 years
Scenarios Minimum Stress	What you might get back after costs	If you exit after 1 year e or all of your investment. USD 5 210	If you exit after 5 years USD 5 660
Scenarios Minimum	What you might get back after costs Average return each year	If you exit after 1 year e or all of your investment. USD 5 210 -47.90%	USD 5 660
Scenarios Minimum Stress Unfavourable	What you might get back after costs Average return each year What you might get back after costs	If you exit after 1 year e or all of your investment. USD 5 210 -47.90% USD 8 090	USD 5 660 -10.76% USD 9 360
Scenarios Minimum Stress	What you might get back after costs Average return each year What you might get back after costs Average return each year	If you exit after 1 year e or all of your investment. USD 5 210 -47.90% USD 8 090 -19.10%	USD 5 660 -10.76% USD 9 360 -1.31%
Scenarios Minimum Stress Unfavourable Moderate	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs	If you exit after 1 year e or all of your investment. USD 5 210 -47.90% USD 8 090 -19.10% USD 9 940	USD 5 660 -10.76% USD 9 360 -1.31% USD 10 860
Scenarios Minimum Stress Unfavourable	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year	If you exit after 1 year e or all of your investment. USD 5 210 -47.90% USD 8 090 -19.10% USD 9 940 -0.60%	USD 5 660 -10.76% USD 9 360 -1.31% USD 10 860 1.66%
Scenarios Minimum Stress Unfavourable Moderate	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs	If you exit after 1 year e or all of your investment. USD 5 210 -47.90% USD 8 090 -19.10% USD 9 940 -0.60% USD 11 460	USD 5 660 -10.76% USD 9 360 -1.31% USD 10 860 1.66% USD 12 540
Scenarios Minimum Stress Unfavourable Moderate Favourable	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs	If you exit after 1 year e or all of your investment. USD 5 210 -47.90% USD 8 090 -19.10% USD 9 940 -0.60% USD 11 460 14.60%	USD 5 660 -10.76% USD 9 360 -1.31% USD 10 860 1.66% USD 12 540
Scenarios Minimum Stress Unfavourable Moderate Favourable Date 31/12/2024	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs	If you exit after 1 year e or all of your investment. USD 5 210 -47.90% USD 8 090 -19.10% USD 9 940 -0.60% USD 11 460 14.60%	USD 5 660 -10.76% USD 9 360 -1.31% USD 10 860 1.66% USD 12 540 4.63%
Scenarios Minimum Stress Unfavourable Moderate Favourable Date 31/12/2024 Recommended Holding Period: 5 years	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs	If you exit after 1 year e or all of your investment. USD 5 210 -47.90% USD 8 090 -19.10% USD 9 940 -0.60% USD 11 460 14.60% Example Investment.	USD 5 660 -10.76% USD 9 360 -1.31% USD 10 860 1.66% USD 12 540 4.63% vestment: 10000 USD
Scenarios Minimum Stress Unfavourable Moderate Favourable Date 31/12/2024 Recommended Holding Period: 5 years Scenarios Minimum	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year	If you exit after 1 year e or all of your investment. USD 5 210 -47.90% USD 8 090 -19.10% USD 9 940 -0.60% USD 11 460 14.60% Example Investment.	USD 5 660 -10.76% USD 9 360 -1.31% USD 10 860 1.66% USD 12 540 4.63% vestment: 10000 USD
Scenarios Minimum Stress Unfavourable Moderate Favourable Date 31/12/2024 Recommended Holding Period: 5 years Scenarios	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose some	If you exit after 1 year e or all of your investment. USD 5 210 -47.90% USD 8 090 -19.10% USD 9 940 -0.60% USD 11 460 14.60% Example Inv If you exit after 1 year e or all of your investment.	USD 5 660 -10.76% USD 9 360 -1.31% USD 10 860 1.66% USD 12 540 4.63% vestment: 10000 USE If you exit after 5 years
Scenarios Minimum Stress Unfavourable Moderate Favourable Date 31/12/2024 Recommended Holding Period: 5 years Scenarios Minimum Stress	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose some what you might get back after costs	If you exit after 1 year e or all of your investment. USD 5 210 -47.90% USD 8 090 -19.10% USD 9 940 -0.60% USD 11 460 14.60% Example Investment. USD 5 210	USD 5 660 -10.76% USD 9 360 -1.31% USD 10 860 1.66% USD 12 540 4.63% vestment: 10000 USD If you exit after 5 years
Scenarios Minimum Stress Unfavourable Moderate Favourable Date 31/12/2024 Recommended Holding Period: 5 years Scenarios Minimum	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose some What you might get back after costs Average return each year	If you exit after 1 year e or all of your investment. USD 5 210 -47.90% USD 8 090 -19.10% USD 9 940 -0.60% USD 11 460 14.60% Example Investment If you exit after 1 year e or all of your investment. USD 5 210 -47.90%	USD 5 660 -10.76% USD 9 360 -1.31% USD 10 860 1.66% USD 12 540 4.63% Vestment: 10000 USE If you exit after 5 years USD 6 060 -9.53%
Scenarios Minimum Stress Unfavourable Moderate Favourable Date 31/12/2024 Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose some What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs	If you exit after 1 year e or all of your investment. USD 5 210 -47.90% USD 8 090 -19.10% USD 9 940 -0.60% USD 11 460 14.60% Example Investment. USD 5 210 -47.90% USD 8 090	USD 5 660 -10.76% USD 9 360 -1.31% USD 10 860 1.66% USD 12 540 4.63% vestment: 10000 USI If you exit after 5 years USD 6 060 -9.53% USD 9 360
Scenarios Minimum Stress Unfavourable Moderate Favourable Date 31/12/2024 Recommended Holding Period: 5 years Scenarios Minimum Stress	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose some What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year	If you exit after 1 year e or all of your investment. USD 5 210 -47.90% USD 8 090 -19.10% USD 9 940 -0.60% USD 11 460 14.60% Example Investment. USD 5 210 -47.90% USD 5 210 -47.90% USD 8 090 -19.10%	USD 5 660 -10.76% USD 9 360 -1.31% USD 10 860 1.66% USD 12 540 4.63% Vestment: 10000 USE If you exit after 5 years USD 6 060 -9.53% USD 9 360 -1.31%
Scenarios Minimum Stress Unfavourable Moderate Favourable Date 31/12/2024 Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose some What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs	If you exit after 1 year e or all of your investment. USD 5 210 -47.90% USD 8 090 -19.10% USD 9 940 -0.60% USD 11 460 14.60% Example Inv If you exit after 1 year e or all of your investment. USD 5 210 -47.90% USD 8 090 -19.10% USD 9 950	USD 5 660 -10.76% USD 9 360 -1.31% USD 10 860 1.66% USD 12 540 4.63% Vestment: 10000 USD If you exit after 5 years USD 6 060 -9.53% USD 9 360 -1.31% USD 10 830

Recommended Holding Period: 5 years		Example In	vestment: 10000 USD
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose so	ome or all of your investment.	
Shuasa	What you might get back after costs	USD 5 210	USD 7 000
Stress	Average return each year	-47.90%	-6.89%
Unfavourable	What you might get back after costs	USD 8 090	USD 9 360
Omavourable	Average return each year	-19.10%	-1.31%
Moderate	What you might get back after costs	USD 9 950	USD 10 800
wioderate	Average return each year	-0.50%	1.55%
Ferrengels	What you might get back after costs	USD 11 460	USD 12 540
Favourable	Average return each year	14.60%	4.63%
Date 28/02/2025			
Recommended Holding Period: 5 years		Example In	vestment: 10000 USD
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose so	ome or all of your investment.	
Strong	What you might get back after costs	USD 5 310	USD 7 070
Stress	Average return each year	-46.90%	-6.70%
Unformula	What you might get back after costs	USD 8 090	USD 9 360
Unfavourable	Average return each year	-19.10%	-1.31%
Madayata	What you might get back after costs	USD 9 980	USD 10 800
Moderate	Average return each year	-0.20%	1.55%
e	What you might get back after costs	USD 11 460	USD 12 540
Favourable	Average return each year	14.60%	4.63%
Date 31/03/2025			
Recommended Holding Period: 5 years		Example In	vestment: 10000 USD
Recommended Holding Period: 5 years		•	vestment: 10000 USD If you exit after 5 years
Recommended Holding Period: 5 years Scenarios	There is no minimum guaranteed return. You could lose so	If you exit after 1 year	If you exit after 5
Recommended Holding Period: 5 years Scenarios Minimum	There is no minimum guaranteed return. You could lose so What you might get back after costs	If you exit after 1 year	If you exit after 5
Recommended Holding Period: 5 years Scenarios Minimum		If you exit after 1 year ome or all of your investment.	If you exit after 5 years
Recommended Holding Period: 5 years Scenarios Minimum Stress	What you might get back after costs	If you exit after 1 year ome or all of your investment. USD 7 420	If you exit after 5 years USD 7 190
Recommended Holding Period: 5 years Scenarios Minimum Stress	What you might get back after costs Average return each year	If you exit after 1 year ome or all of your investment. USD 7 420 -25.80%	USD 7 190 -6.38%
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable	What you might get back after costs Average return each year What you might get back after costs	If you exit after 1 year ome or all of your investment. USD 7 420 -25.80% USD 8 090	USD 7 190 -6.38% USD 9 360
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable	What you might get back after costs Average return each year What you might get back after costs Average return each year	If you exit after 1 year ome or all of your investment. USD 7 420 -25.80% USD 8 090 -19.10%	USD 7 190 -6.38% USD 9 360 -1.31%
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs	If you exit after 1 year ome or all of your investment. USD 7 420 -25.80% USD 8 090 -19.10% USD 10 020	USD 7 190 -6.38% USD 9 360 -1.31% USD 10 800
	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year	If you exit after 1 year ome or all of your investment. USD 7 420 -25.80% USD 8 090 -19.10% USD 10 020 0.20%	USD 7 190 -6.38% USD 9 360 -1.31% USD 10 800 1.55%
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs	If you exit after 1 year ome or all of your investment. USD 7 420 -25.80% USD 8 090 -19.10% USD 10 020 0.20% USD 11 460	USD 7 190 -6.38% USD 9 360 -1.31% USD 10 800 1.55% USD 12 670
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs	If you exit after 1 year ome or all of your investment. USD 7 420 -25.80% USD 8 090 -19.10% USD 10 020 0.20% USD 11 460 14.60%	USD 7 190 -6.38% USD 9 360 -1.31% USD 10 800 1.55% USD 12 670 4.85%
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable Date 30/04/2025	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs	If you exit after 1 year ome or all of your investment. USD 7 420 -25.80% USD 8 090 -19.10% USD 10 020 0.20% USD 11 460 14.60%	USD 7 190 -6.38% USD 9 360 -1.31% USD 10 800 1.55% USD 12 670 4.85%
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable Date 30/04/2025 Recommended Holding Period: 5 years Scenarios	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs	If you exit after 1 year ome or all of your investment. USD 7 420 -25.80% USD 8 090 -19.10% USD 10 020 0.20% USD 11 460 14.60% Example Investment.	USD 7 190 -6.38% USD 9 360 -1.31% USD 10 800 1.55% USD 12 670 4.85%
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable Date 30/04/2025 Recommended Holding Period: 5 years Scenarios Minimum	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year	If you exit after 1 year ome or all of your investment. USD 7 420 -25.80% USD 8 090 -19.10% USD 10 020 0.20% USD 11 460 14.60% Example Investment.	USD 7 190 -6.38% USD 9 360 -1.31% USD 10 800 1.55% USD 12 670 4.85%
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable Date 30/04/2025 Recommended Holding Period: 5 years Scenarios Minimum	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose so	If you exit after 1 year ome or all of your investment. USD 7 420 -25.80% USD 8 090 -19.10% USD 10 020 0.20% USD 11 460 14.60% Example Investment after 1 year ome or all of your investment.	USD 7 190 -6.38% USD 9 360 -1.31% USD 10 800 1.55% USD 12 670 4.85% Vestment: 10000 USD If you exit after 5 years
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable Date 30/04/2025 Recommended Holding Period: 5 years Scenarios Minimum Stress	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose so What you might get back after costs	If you exit after 1 year ome or all of your investment. USD 7 420 -25.80% USD 8 090 -19.10% USD 10 020 0.20% USD 11 460 14.60% Example Investment after 1 year ome or all of your investment. USD 7 080	USD 7 190 -6.38% USD 9 360 -1.31% USD 10 800 1.55% USD 12 670 4.85% Vestment: 10000 USD If you exit after 5 years
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable Date 30/04/2025 Recommended Holding Period: 5 years Scenarios Minimum Stress	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose so What you might get back after costs Average return each year	If you exit after 1 year ome or all of your investment. USD 7 420 -25.80% USD 8 090 -19.10% USD 10 020 0.20% USD 11 460 14.60% Example Investment after 1 year ome or all of your investment. USD 7 080 -29.20%	USD 7 190 -6.38% USD 9 360 -1.31% USD 10 800 1.55% USD 12 670 4.85% Vestment: 10000 USD If you exit after 5 years USD 7 130 -6.54%
Recommended Holding Period: 5 years Scenarios Minimum Stress Unfavourable Moderate Favourable Date 30/04/2025 Recommended Holding Period: 5 years	What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs Average return each year There is no minimum guaranteed return. You could lose so What you might get back after costs Average return each year What you might get back after costs Average return each year What you might get back after costs	If you exit after 1 year ome or all of your investment. USD 7 420 -25.80% USD 8 090 -19.10% USD 10 020 0.20% USD 11 460 14.60% Example Investment. USD 7 080 -29.20% USD 8 090	USD 7 190 -6.38% USD 9 360 -1.31% USD 10 800 1.55% USD 12 670 4.85% Vestment: 10000 USD If you exit after 5 years USD 7 130 -6.54% USD 9 360

Date 30/04/2025			
Recommended Holding Period: 5 years		Example In	vestment: 10000 USE
Scenarios		If you exit after 1 year	If you exit after 5 years
Favorushia	What you might get back after costs	USD 11 460	USD 12 670
Favourable	Average return each year	14.60%	4.85%
Date 31/05/2025			
Recommended Holding Period: 5 years		Example In	vestment: 10000 USE
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose s	some or all of your investment.	
Shuasa	What you might get back after costs	USD 7 070	USD 7 090
Stress	Average return each year	-29.30%	-6.65%
Hoforonialo	What you might get back after costs	USD 8 090	USD 9 360
Unfavourable	Average return each year	-19.10%	-1.31%
Bandouste	What you might get back after costs	USD 10 070	USD 10 860
Moderate	Average return each year	0.70%	1.66%
E	What you might get back after costs	USD 11 460	USD 12 670
Favourable	Average return each year	14.60%	4.85%
Date 30/06/2025			
Recommended Holding Period: 5 years		Example In	vestment: 10000 USE
Scenarios		If you exit after 1 year	If you exit after 5 years
Minimum	There is no minimum guaranteed return. You could lose s	some or all of your investment.	
Stress	What you might get back after costs	USD 7 070	USD 7 090
Jei 233	Average return each year	-29.30%	-6.65%
Unfavourable	What you might get back after costs	USD 8 090	USD 9 360
Omavourable	Average return each year	-19.10%	-1.31%
Moderate	What you might get back after costs	USD 10 070	USD 10 880
iviouei ate	Average return each year	0.70%	1.70%
Farmentale	What you might get back after costs	USD 11 460	USD 12 670
Favourable			

14.60%

4.85%

Average return each year

Favourable